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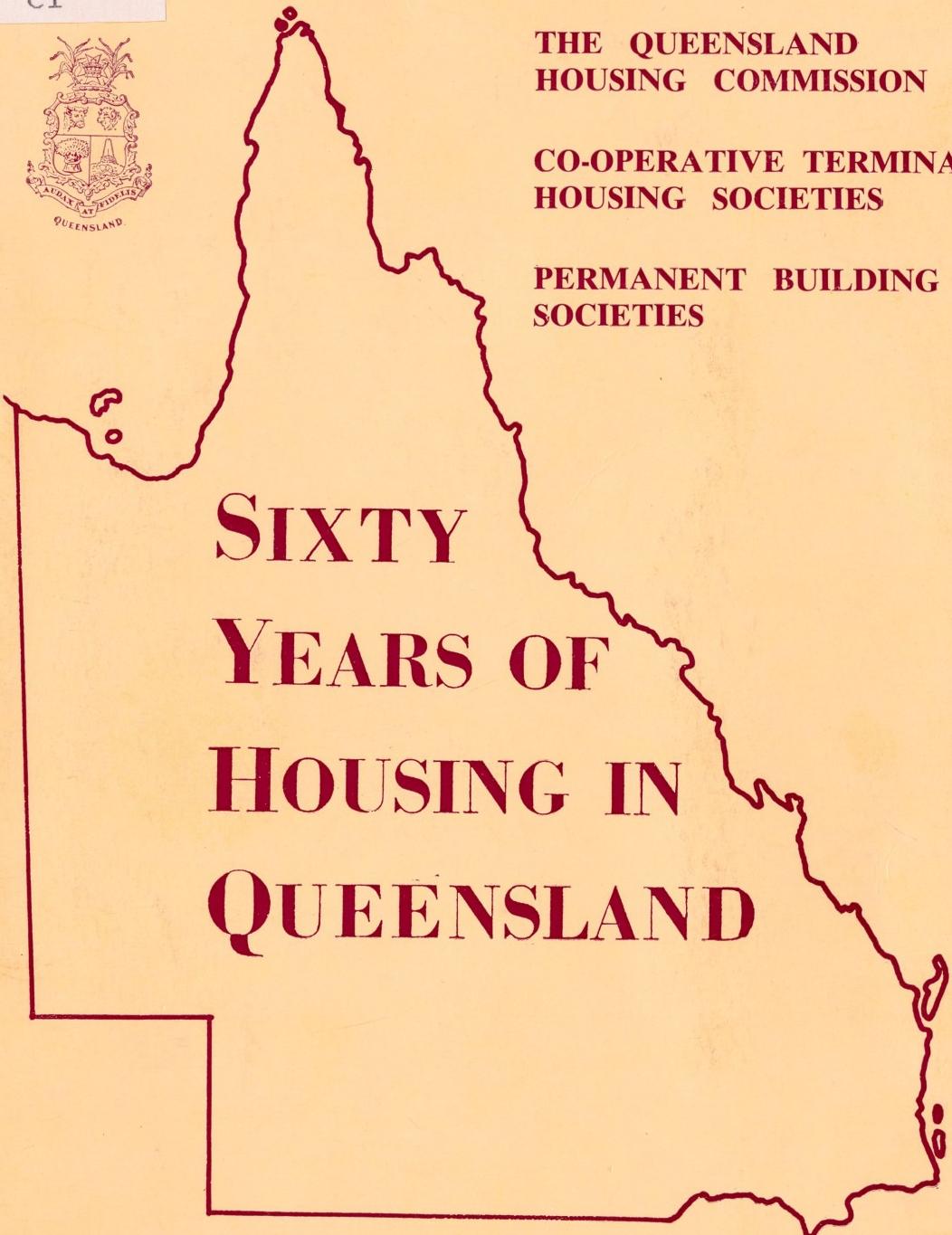


THE QUEENSLAND
HOUSING COMMISSION

CO-OPERATIVE TERMINATING
HOUSING SOCIETIES

PERMANENT BUILDING
SOCIETIES

SIXTY
YEARS OF
HOUSING IN
QUEENSLAND

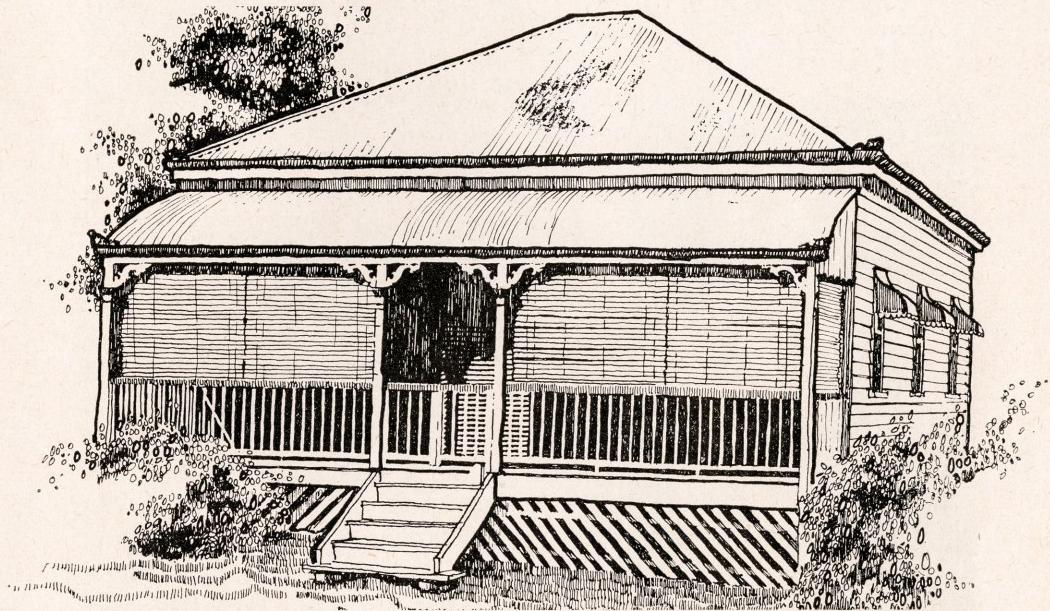


THE QUEENSLAND HOUSING COMMISSION

Diamond Jubilee 1909-1969

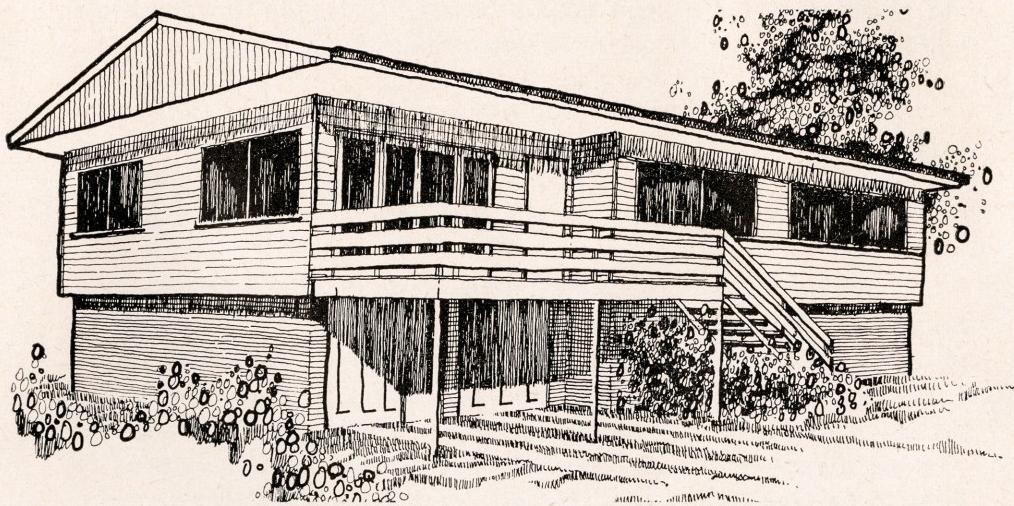
THE QUEENSLAND HOUSING COMMISSION

Diamond Jubilee 1909-1969



1909

Workers Dwelling No. 1, a typical suburban design of that period. After 60 years the house is still in an excellent state of preservation.

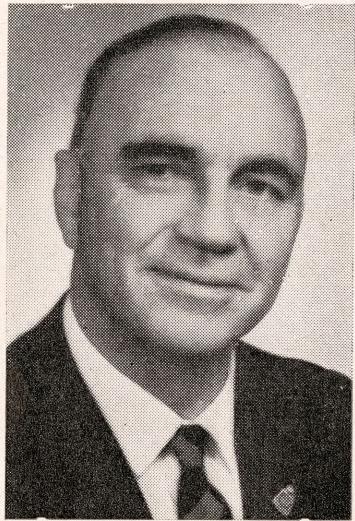


1969

A popular present-day Housing Commission three-bedroom house which lends itself to variation in the choice of construction materials, and appearance, as may be desired by a prospective home owner.

The Queensland Government and Housing

The year 1969 is the Diamond Jubilee of Queensland's State Housing Authority, now known as the Queensland Housing Commission.



HON. A. M. HODGES, M.L.A.,
Minister for Works and Housing

Set up initially in 1909 as the Workers Dwelling Board and later designated as the Queensland Government Savings Bank and then for many years as The State Advances Corporation the organisation became the Queensland Housing Commission at the end of World War II. During this 60-year period the Government has provided through these organisations over 60,000 dwellings of which some 45,000 are being financed or have been paid off under the various Home Purchase schemes. These dwellings are distributed throughout the suburbs of Brisbane and in over 200 cities and towns throughout the State.

Sixty years of planning, building and financing houses throughout Queensland have given the Commission a wealth of experience which it places at the service of prospective home owners.

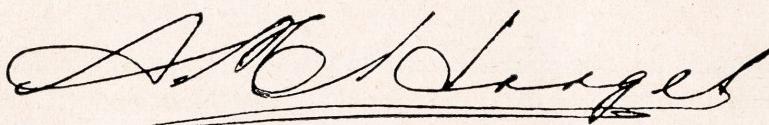
Adequate, comfortable and reasonably priced housing is a necessity for securing those conditions of family life which are so essential in the development of the minds of the young people who will be called on to shoulder great responsibilities in the years ahead.

The Queensland Housing Commission is the direct Government agency for housing in Queensland, and although the emphasis is on home ownership for homes either on the borrower's land or on Commission land, the Commission also plays a vital role in the provision of houses for rental, including for the armed forces and to meet the special requirements of skilled tradesmen encouraged to migrate to Queensland, and for persons who, for various reasons, depend on rental housing.

The Government's interest in housing is not limited to the operations of the Commission. Co-operative Housing Societies, a relatively new development in Queensland, share in the funds from the Home Builders Account which operates under the Commonwealth State Housing Agreement. Since 1957 some 4,853 houses have been financed through this Account, in which the Commission plays an important technical and advisory function. A further 513 houses have been provided through Public Service and Police Co-operative Housing Societies and the Commission acts as the technical supervisor for such Societies.

Further encouragement of home ownership in Queensland is provided by special legislation passed in 1957, which permits Co-operative Housing Societies to negotiate with banks and other lending authorities for loans which are guaranteed by the Government. A total of approximately \$38 million in respect of 6,556 houses has already been guaranteed by the Government for such purpose.

By these various methods a great volume of Government assistance, combined with freedom of choice, is available to prospective home owners. The total of 71,453 houses provided under all these schemes from the initial Workers Dwelling in 1909 to June 30th, 1968, has played, and is continuing to play, a most important role in the development of Queensland.



Minister for Works and Housing.

THE QUEENSLAND HOUSING COMMISSION

Home Ownership Schemes

Eligibility

Applicant must

- (a) Be not less than 18 years of age,
- (b) Not already own another house,
- (c) Undertake to use the house as a home for himself and his family, and
- (d) Provide satisfactory evidence of finance and character.

Choice of Site

An applicant may have a house erected on his land or on Commission-owned land.

On Applicant's Land

Where the house is to be erected on applicant's land, the land is mortgaged to the Commission as security for the loan to build the house.

Loan may be up to 90 per cent. of security value of house and land.

On Commission Land

Where the house is to be built on Commission land pre-selected by applicant, the house and land are bought together under a single Contract of Sale.

The Commission also erects houses in groups and when the contract is let for their construction they are offered for purchase, under Contract of Sale, by approved applicants.

Sales to Tenants

A tenant of a State rental house may apply to purchase the house. Approved tenants may accumulate their deposits under a Progressive Purchase Plan with a preliminary deposit of \$50.

Maximum Indebtedness and Repayments

The maximum indebtedness which a client may undertake under any of the Schemes depends on the security and circumstances of each case and is limited generally to \$8,000. Repayment may be over any period up to 45 years.

Interest

Interest is $5\frac{1}{2}$ per cent. a year calculated on monthly rests.

Monthly Instalment

The monthly instalment (including interest and redemption) on an \$8,000 loan is \$45.45 for a 30-year term, or \$40.05 for a 45-year term.

Choice of Design

For a house to be erected on his own land or on a pre-selected Commission site the applicant may exercise a full choice in the design of the house. He may

- (a) Select a standard Commission design, or
- (b) Request the Commission to draw up a design to meet his own requirements, or
- (c) Have his plans and specifications prepared privately.

Tenders and Construction

The Commission arranges for calling of tenders and inspects during construction of the house.

Life Insurance Cover

Is available to those borrowers and purchasers

- (a) Whose repayment terms do not exceed 30 years,
- (b) Who are under 40 years of age,
- (c) Who have a taxable income not exceeding \$2,600 a year, and
- (d) Who pass a medical test.

The maximum benefit is \$4,500. There is no extra charge for this cover.

Transfer to Commonwealth Bank

Borrowers or Purchasers from the Commission may, after the erection of the house and subject to their acceptance by the Commonwealth Savings Bank, transfer the whole or part of their indebtedness to that Bank and the Commision will readily facilitate such a transfer.

Home Savings Grant

Houses erected on applicants' own land or on a Commission site pre-selected by the applicant are eligible for Commonwealth Home Savings Grant, subject to the personal eligibility of the applicant and of his savings.

Housing Commission's Home Ownership Scheme



A three-bedroom house built to a Commission design nominated by the purchasers who also selected the Commission-owned building site.



A three-bedroom elevated home on a site owned by an applicant. The roof, brick base, and garage and utility areas under the house take advantage of the natural slope of the land.

These four Homes are indicative of the Individuality in Design and Variety of Appearance of Homes constructed by the Commission for its Clients.



A three-bedroom brick and timber home of contemporary design. Includes a sewing room and a large patio and car port with open brickwork.



A three-bedroom dwelling in a sylvan setting near Brisbane with vertical timber sheeting to the front verandah, sliding sashes and doors and low-pitched roof. The grade of the land gave the advantages of short front steps and car accommodation under the house.

Housing Since World War II

The following dwelling units have been constructed in Queensland through The Queensland Housing Commission, Housing and Building Societies using funds from the Home Builders Account, Public Service and Police Co-operative Housing Societies, and by Housing Societies raising funds supported by a Government guarantee.

Year	Queensland Housing Commission	Housing and Building Societies (Home Builders Account)	Government Guaranteed Loans including Public Service and Police Housing Societies	Total
1944-45	131	..	..	131
1945-46	417	..	..	417
1946-47	751	..	..	751
1947-48	840	..	..	840
1948-49	1,047	..	..	1,047
1949-50	1,013	..	..	1,013
1950-51	1,230	..	..	1,230
1951-52	2,076	..	..	2,076
1952-53	2,314	..	..	2,314
1953-54	2,105	..	..	2,105
1954-55	2,047	..	..	2,047
1955-56	1,754	..	..	1,754
1956-57	1,912	41	..	1,953
1957-58	1,504	185	..	1,689
1958-59	1,781	378	358	2,517
1959-60	1,452	462	424	2,338
1960-61	1,746	387	611	2,744
1961-62	2,006	469	847	3,322
1962-63	1,798	458	702	2,958
1963-64	1,876	497	627	3,000
1964-65	1,744	428	1,218	3,390
1965-66	1,702	485	835	3,022
1966-67	1,643	527	786	2,956
1967-68	1,716	536	661	2,913
Total ..	36,605	4,853	7,069	48,527

Of houses erected by the Commission since 1945, the relationship of home ownership to rental was—

	Home Ownership Per cent.	Rental Per cent.
At 30th June, 1956	.. .	42 58
At 30th June, 1968	.. .	59·6 40·4

Housing and Building Societies

The State Government has actively sponsored the development of the Society movements which comprise on the one hand the Co-operative Terminating Housing Societies and on the other the Permanent Building Societies. A substantial financial allocation is made annually from the Home Builders Account at the State Treasury direct to Societies and in allocating these funds the Government ensures that a suitable proportion is made available to towns outside Brisbane and encourages the development of the Society movement throughout the State.

Members of Co-operative Housing or Building Societies may obtain advances for the purpose of erecting a dwelling on land owned by them or for the purchase of a dwelling which has been erected within the twelve months prior to the date of purchase. Certain Societies will also make loans for the purchase of older houses.

Housing Societies function under "*The Co-operative Housing Societies Acts, 1958 to 1967*," and may approve of advances up to \$7,000, provided the advance does not exceed 90 per cent. of the value of the house and land, and up to \$8,000 provided the advance does not exceed 80 per cent. of the value of the house and land.

Societies which obtain funds from the Home Builders Account or from financial institutions guaranteed by the State Government are required to conform to Minimum Standards of Construction set out in the regulations under the Co-operative Housing Societies Acts and this is a measure of protection for prospective home owners.

Building Societies function under "*The Building Societies Acts, 1886 to 1968*". Certain of these Societies have been operating for very many years and have played an effective role in the encouragement of home ownership in Queensland.

Advances by Building Societies in excess of 70 per cent. of the value of the house and land require the advance to be insured with a Mortgage Insurer.

In the period 1956 to 1968 Housing and Building Societies which have received Government assistance in one way or another have provided 11,922 dwellings.

Rental Housing



Housing Commission Flats — Holland Park

At June 30, 1968, the Housing Commission had a total of 14,781 rental dwelling units, being 14,067 houses, 365 multi-unit dwellings, and 349 flats. Of these, 9,753 were in Brisbane and the balance of 5,028 were distributed over no less than 144 other localities, ranging to as far as Birdsville in the West and to Mt. Isa, Burketown and Cooktown in the North.

Flats have been built in Brisbane at Seville Road, Holland Park; Lawn Street, Holland Park; Red Hill; Dutton Park; and Kangaroo Point; and also at Townsville. These flats have assisted in housing smaller family groups.

The construction of flats has an economic value to the Local Authority as more use is made of existing water, sewerage, and electricity reticulation, and there is less street maintenance. A block of 80 flats, if constructed as single dwellings, would require of the order of half a mile of road and reticulation services.

Repayment of Commission Loans

Excess Repayments are an Advantage

The loan may be repaid in full at any time before the due date, or a payment greater than the prescribed instalment may be made at any time, and the excess can be applied to future instalments, i.e., if the account is in excess the borrower may refrain from payments until the excess is absorbed. Repayments in excess of requirements are to the further advantage of a borrower as, in addition to creating a reserve against future instalments, interest is saved as this is charged each month on the balance of the loan account. Excess payments are equivalent to an investment yielding 5½ per cent. per annum.

The borrower pays all fire insurance premiums, Local Authority rates, taxes, cost of repairs and repainting and any other outgoings, including deposits to Supply Authorities in respect of gas and electricity services and, if the dwelling is not on freehold land, the annual land rent to the appropriate authority.

Monthly instalments are payable in advance on the first day of each month. Monthly payments are preferred but payments may be made weekly or otherwise provided that not less than the full instalment is paid during the month.

Examples of Repayments

The monthly instalments payable on loans of various amounts are:—

Amount Borrowed	Period of 30 Years		Period of 45 Years	
	Monthly Repayment	Equivalent to a Weekly Payment	Monthly Repayment	Equivalent to a Weekly Payment
\$	\$	\$	\$	\$
7,000	39.75	9.16	35.05	8.09
7,200	40.90	9.44	36.05	8.32
7,400	41.95	9.69	37.05	8.55
7,600	43.15	9.96	38.05	8.79
7,800	44.30	10.23	39.05	9.02
8,000	45.45	10.49	40.05	9.25

Security Documents

All security documents including the mortgage will be prepared by the Commission and lodged in the Real Property Office free of charge.

The applicant is required to pay costs of registration of securities and other out-of-pocket expenses. These consist mainly of the fees payable to the Real Property Office (generally \$4).

General

The Queensland Housing Commission performs a wide variety of subsidiary functions which are to the ultimate advantage of all home owners—e.g. advising Local Authorities on building by-laws and serving on technical organisations concerned with Australian Standards, timber grades and so on.

While the construction of large estates of new houses plays an important part in the operations of the Commission, this tends to obscure the very personalised services available through the Commission under its home-ownership schemes. The Commission's objective is to give every possible assistance to applicants desiring to express their individuality in the design and planning of their homes, and there is no regimentation of design.

At no time since World War II has an application for assistance for the erection of a house on land owned by the applicant been refused by the Queensland Housing Commission due to lack of finance. The Commission does not, however, finance the purchase of ready-erected houses, and it requires the calling of public tenders for construction of houses. Public tenders provide a field of employment for many small contractors and also secure, for Commission clients, competitive prices from competent contractors in this type of work.

Information Leaflets

Leaflets of information and application forms in connection with all of the Commission's Home Purchase Schemes, including the availability of Commission building sites, may be obtained from

Head Office, Anzac Square, Adelaide Street, Brisbane;
District Offices, Rockhampton and Townsville;
Clerks of the Magistrates Courts in other centres;
and applications may be lodged at any of these Offices.

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